BWA Merchant Services
V^X670 EFTPOS Terminal

User Guide

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BWA Merchant Services is a product partner of Bankwest

BWA MERCHANT SERVICES

First Data Powered

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Introduction

Your BWA Merchant Services EFTPOS terminal enables you to accept credit, debit and charge card transactions electronically as a means of payment.

Customers can access their cheque, savings or credit accounts for purchases and refunds. Cash out can also be requested from cheque or savings accounts.

Terminal Location and PIN Privacy

The physical location of an EFTPOS terminal is important in protecting a customer's PIN privacy. When your new terminal is installed or relocated within the premises, you must take care to ensure the following:

- The EFTPOS terminal is located in a position, which allows the customer to ensure their PIN entry cannot be observed, by employees or other customers.
- The EFTPOS PIN pad has an adequate length of terminal connection cord and is positioned to allow customers to enter their PIN privately.
- If in a fixed position, the EFTPOS PIN pad should not be placed at an angle or height which prevents customers from shielding their PIN entry (The provision of a hood over fixed PIN pads might be the appropriate means of ensuring PIN entry privacy).
- The placement of mirrors and other reflective material do not allow the customer's PIN entry to be observed through reflection.
- The placement of security cameras and/or the EFTPOS terminal do not allow a visual record to be made of a customer's PIN entry.
- Customers should never be asked to disclose a PIN.

These guidelines should be communicated to any staff that process EFTPOS transactions using the BWA Merchant Services terminal.

Terminal Ownership

All physical equipment provided to the Merchant remains the property of BWA Merchant Services. This includes EFTPOS Terminals, PIN Pads, Power Packs, Phone Line cables and any additional hardware provided at the time of installation.

Settlement

Settlement can be initiated manually via the terminal menu any time before 18:00 local time.

Your EFTPOS terminal can also be configured to automatically settle any time between 00:01 and 18:00 local time. To set up an auto-settlement time, please contact BWA Merchant Services on 1800 243 444.

If you do not complete settlement via one of these methods your EFTPOS terminal will prompt you to manually settle when processing the first transaction after 18:00 local time.

The settlement function can be performed multiple times a day at any time, but the first settlement of the day (after 12:01 and before 18:00) is the only settlement that will be processed to your bank account. Totals for transactions processed after this settlement can be obtained through the reports function on the terminal menu.

V^{x}670 machine terminal

Operating procedures

Charging the Battery

After unpacking your V^x670 terminal, install the battery and connect the power pack to the unit for 6 hours or until fully charged.

Connecting the Terminal Power Pack

- Insert the round barrel connector into the power port in the connector, as shown below

- Insert the AC power cord into the power pack.
- Plug the AC power cord into a wall outlet or powered surge protector

WARNING

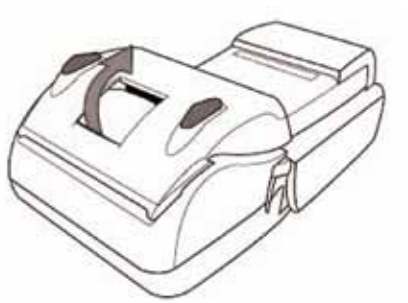
Do not plug the power pack into an outdoor outlet or operate the terminal outdoors. During a transaction, disconnecting the power by removing the battery or unplugging the terminal from a wall power while at very low battery charge may cause transaction data files not yet stored in the terminal memory to be lost.

When the terminal has power, the terminal lights are activated and the LED indicator remains lit.

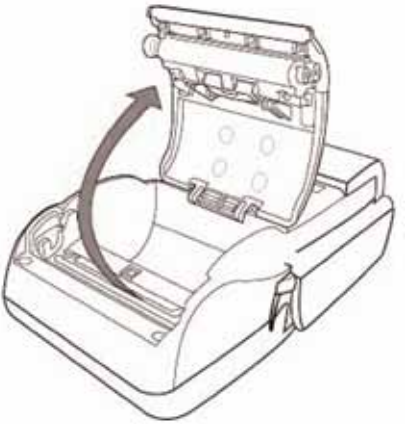
Loading Printer Paper

Your mobile terminal uses a roll of single-ply, thermal-sensitive paper 57 millimetres wide and 38 millimetres in diameter.

1. Gently pull the latch located on the bottom of the terminal to unlock the paper roll cover.

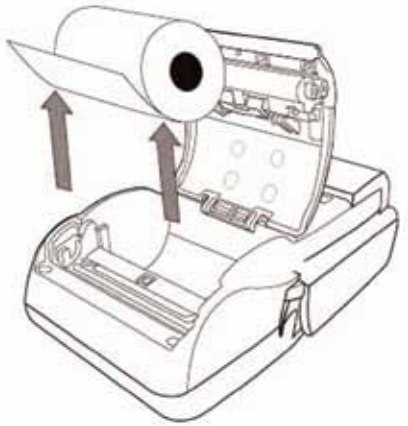


2. Lift the printer cover up and back.

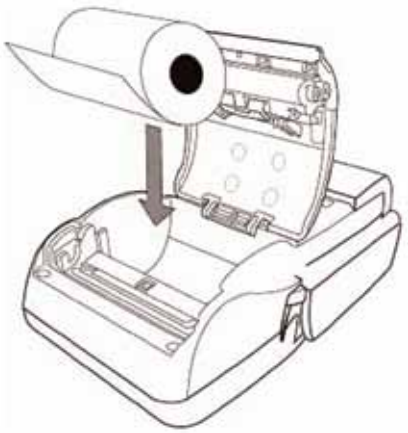


Operating Procedures

3. Remove any partial roll of paper in the printer tray by lifting it up



4. Loosen the glued leading edge of the paper or remove the protective strip from the new roll of paper. Unwind the paper roll past any glue residue.
5. Hold the roll so the paper feeds from the bottom of the roll when the terminal is inverted.
6. Place the paper roll into the printer tray.



7. Pull paper up past the glue residue on the paper roll.
8. Close the paper roll cover by gently pressing directly on the cover until it clicks shut, allowing a small amount of paper past the glue residue to extend outside the printer door.

CAUTION

To prevent damaging the print roller, always gently press down on the paper roll cover to close it.

9. Tear the paper off against the serrated plastic strip in the printer.

IMPORTANT: Always store thermal paper for your terminal in a dry, dark area. Handle thermal paper carefully: impact, friction, temperature, humidity, and oils affect the colour and storage characteristics of the paper. Never load a roll of paper with folds, wrinkles, tears, or holes at the edges in the print area.

Operating Procedures

Start-up

Hold the green key down for about 5 seconds until the terminal displays the start-up screen. After this, your terminal will log onto the BWA Merchant Services network which will take approximately 90 seconds.

Shutdown

Hold the red key down for about 5 seconds until the terminal displays the shutdown verification screen. Keep holding the red key until the V^{x}670 terminal shuts down. The terminal will beep until the shutdown process starts.

Maintenance

Cleaning the Terminal

To clean the terminal and base station, use a clean cloth slightly dampened with water and a drop or two of mild soap. For stubborn stains, use alcohol or an alcohol-based cleaner.

CAUTION

Never use thinner, trichloroethylene, or ketone-based solvents – they may cause deterioration of plastic or rubber parts.

Do not spray cleaners or other solutions directly onto the keypad or terminal display.

Terminal Contacts

Gently swab the contacts with alcohol or contact cleaner to remove the dirt. It is important that the exposed contacts of the V^{x}670 battery stay clean and unbent.

CAUTION

Avoid touching the contacts of the Vx670 battery and the recessed area on the terminal. Finger oils tarnish contacts, causing bad connections. When operating on battery power and experiencing a high occurrence of bad or incomplete data transfers, clean the contacts.

Smart Card Reader

Do not attempt to clean the smart card reader. Doing so may result in damage to the terminal.

Terminal Initialisation

At least once per day your terminal will automatically contact the BWA Merchant Services system and perform a terminal initialisation. This process is a security feature and allows BWA Merchant Services to maintain and change security keys.

The initialisation process takes a few seconds to complete and will not impact your ability to process transactions.

During the process you will see "Terminal Initialisation" appear on the screen of your terminal.

User Interface

Icons

The battery icon is located on the top right hand corner of the terminal display. The icon will indicate the battery's charge levels.

The signal strength icon is located on the top right hand corner of the terminal display. The icon will indicate the reception signal levels:

- No icon – means no network available and the terminal is not logged on to the network
- The icon can have zero to five vertical lines where 0 means no reception and 5 means full strength

It may take a long time to process a transaction or a transaction may fail to process if the signal strength is too low.

Power Management

Low Battery

Screen Display
15% Bat. Power left!
Please recharge now
BACK PUR REFUND CASH

The above warning message will be displayed on the terminal when the battery only has 15% of charge left.

It will be displayed together with 2 short beeps every 15 minutes in Idle State or whenever an operation is invoked by a user (i.e. initiating a transaction or entering the main menu).

Battery Critical Level

Screen Display
Battery is low!!
Please recharge
Battery immediately
Shutdown in 10 sec
BACK PUR REFUND CASH

The above warning message will be displayed once the battery only has 5% charge left. Once the battery reaches this level, it does not have enough power to complete a transaction.

The message will be displayed on the screen for 10 seconds together with 2 short beeps and then the unit will power itself off.

Power Management

Power Modes

The terminal has 5 power modes:

- **Active mode –** Means that the terminal is in active, full operational mode.
- **Sleep mode –** Means that the terminal is in inactive, low consumption mode. (Not applicable when charging)
- **Docked mode –** Means that the terminal is connected by external power supply. The status indicator LED is orange and blinks at when the terminal is docked (charging) and it is in full operational mode, i.e. Active mode.
- **Low Power mode –** It means that the terminal needs to be recharged as soon as possible but still in full operational mode
- **Critical Power mode** (forced power off) **–** It means that the terminal cannot perform any operation and needs to be charged immediately, the terminal will power itself off in this mode.

Transaction Processing

The V^{X}670 has a chip card reader and a magnetic stripe reader for processing transactions. If a card does not have a chip, then transactions can be processed by swiping the magnetic stripe through the terminal. All chip cards must be inserted into the chip card reader as shown below.

- Insert the credit card into the card reader with the gold contact facing upward as shown below
- Leave the chip card in the reader until the transaction is completed and the terminal prompts you to remove it
- By following the screen prompts' the terminal will guide you through the transaction process

Transaction Processing

Card errors and fallback

You may receive credit card errors if:

- The chip on credit card is damaged
- You have swiped a chip enabled credit card instead of inserting in the card reader
- You remove the chip card before the transaction has been completed
- Chip card is blocked

Please find listed below some screen prompts that may appear on your terminal:

Terminal Display	Action
Insert/Swipe card 	This is the idle screen prompt
Please remove and re-insert card	If the terminal fails to read the chip credit card it will instruct you to remove it and insert the card the correct way. Terminal will beep twice every 3 seconds if card is not removed in the first 10 seconds
Please insert card	This message will be prompted in 2 scenarios: 1. After the card is removed from "Please Remove and Re-insert Card", terminal prompt you to insert the card. 2. If the chip card is swiped rather than inserted, terminal will beep twice and prompt you to insert the card instead
Card error please swipe card	If the terminal fails to read the chip card successfully on the second attempt, it will prompt you to "swipe" the card instead. Terminal will also beep twice
Card removed **Re-insert and try again**	The following message will appear if the card is removed from chip reader prior to transaction being completed
Card blocked **Please contact card issuer**	The card has been blocked by the issuing institution, Do not process the transaction and seek an alternative payment option. Get customer to contact issuer
Please remove card	The terminal will indicate whether the transaction has been approved and request that the card be removed from chip reader. Or this screen is displayed after "Card Blocked"

Purchase Transaction

Follow the steps below to perform a purchase transaction for debit or credit cards.

Debit Card Transaction

Action	Screen Display
Insert/Swipe card 	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Select purchase	**TRANSACTION ENTRY** Please select operation **BACK PUR REFUND CASH**
Key in purchase amount and press ENTER	**PURCHASE ENTRY** Please enter purchase amount [$0.00] **BACK**
Key in cash out amount (if required)and press ENTER	**TRANSACTION ENTRY** Please enter cash amount [$0.00] **BACK**
Key in TIP out amount (if required) and press ENTER	**TRANSACTION ENTRY** PUR/CASH: $100.00 Enter TIP amount [$0.00]

Select CHQ for cheque account or SAV for savings account	**XXXX MERCHANT** Purchase: $80.00 Cash: $20.00 Total: $100.00 Please select account **BACK CHQ SAV**
Ask the customer to key in their PIN and press ENTER	**TRANSACTION ENTRY** Enter PIN and ENTER [ ] **BACK**
The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****
The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
If the customer requires a copy of the receipt, press YES If a copy of the receipt is not required, press NO	**RECEIPT PRINTING** Print customer receipt? **YES NO**
If the transaction was processed using a chip card, the chip card can now be removed	**PLEASE REMOVE CARD**

Purchase Transaction

IMPORTANT: Please ensure that you check for approval of the transaction before completing the sale. Hand the customer their copy of the transaction record, their card and any cash out requested. If the transaction is rejected, the terminal will display an error message giving the reason. Tell the customer the reason, advise the customer to contact their Bank if required and seek an alternative form of payment.

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
……..4221(s)	10/12
PURCHASE	$80.00
CASH-OUT	$20.00
TOTAL	AUD $100.00
AUTH ID	00321
RRN	1234560 00034
APPROVED	**00**

Credit Card Transaction

Action	Screen Display
Insert/Swipe card	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Select purchase	**TRANSACTION ENTRY** Please select operation **BACK PUR REFUND CASH**
Key in purchase amount and press ENTER	**PURCHASE ENTRY** Please enter purchase amount [$0.00] **BACK**
Key in TIP amount (if required) and press ENTER	**TRANSACTION ENTRY** PURCHASE: $100.00 Enter TIP amount [$0.00]
Select CR for credit account	**XXXX MERCHANT** Purchase: $80.00 Total: $100.00 Please select account **BACK CHQ SAV CR**
Ask the customer to press ENTER or to key in their PIN and press ENTER	**TRANSACTION ENTRY** Enter PIN and/or ENTER [ ] **BACK**

Purchase Transaction

Ask the customer to press ENTER or to key in their PIN and press ENTER	**TRANSACTION ENTRY** Enter PIN and/or ENTER [ ] **BACK**
The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****
The transaction has been approved. Ask the customer to sign the receipt and check to see the signature on the card matches the signature on the receipt	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**RECEIPT PRINTING** Print customer receipt? **YES NO**
If the transaction was processed using a chip card, the chip card can now be removed	**PLEASE REMOVE CARD**

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12
PURCHASE	$55.00
TIP	_____
TOTAL	_____

x _____
SIGNATURE

RRN	1234560 00034
APPROVED	**00**
ACCOUNT TYPE	SAVINGS
50488 7…221(s)	10/12

Purchase Transaction

Cash Out Transaction

Customers may request cash out with or without making a purchase, by debiting their cheque or savings account. Cash out is not allowed on a credit card account.

A business owner may choose whether or not to provide this additional facility to customers.

CASH OUT TRANSACTION WITH A PURCHASE

To process a Cash Out Transaction when the customer is also making a purchase, simply follow the steps outlined on page 12 of this guide under the heading "Debit Card Transaction".

CASH OUT TRANSACTION WITHOUT AN ORIGINAL PURCHASE

You may process a Cash Out Transaction without an original purchase by following these steps:

Action	Screen Display
Insert/Swipe card	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Select CASH	**TRANSACTION ENTRY** Please select operation **BACK PUR REFUND CASH**
Key in cash-out amount and press ENTER	**CASH-OUT ENTRY** Please enter purchase amount [$0.00] **BACK**

Select CHQ for cheque account or SAV for savings account	**XXXX MERCHANT** Cash: $20.00 Please select account **CHQ SAV**
Ask the customer to key in their PIN and press ENTER	**TRANSACTION ENTRY** Enter PIN and/or ENTER [ ] **BACK**
The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**PRINTING RECEIPT** Print customer receipt? **YES NO**
If the transaction was processed using a chip card, the chip card can now be removed	**PLEASE REMOVE CARD**

IMPORTANT: Please ensure that you check for approval of the transaction before completing the sale. Hand the customer their copy of the transaction record and their card.

If the transaction is rejected, the terminal will display an error message giving the reason. Tell the customer the reason why the transaction was declined.

Purchase Transaction

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
DEBIT	
……..4221(s)	10/12
CASH-OUT	$80.00
TOTAL	AUD $80.00
AUTH ID	123456
APPROVED	**00**

Refund Transaction

In addition to customers returning goods, this transaction may also be performed to correct a keying error made by an operator while processing a purchase.

IMPORTANT: If you are reversing an error, ensure the full amount of the transaction is refunded before the purchase is re-processed with the correct amount.

Action	Screen Display
Insert/Swipe card	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Select REFUND	**TRANSACTION ENTRY** Please select operation **BACK PUR REFUND CASH**
Key in refund amount and press ENTER	**REFUND ENTRY** Please enter cash amount [$0.00] **BACK**
Key in your user ID and press ENTER	**USER ID** Enter user ID [1] **BACK**

Purchase Transaction

Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Select the account used in original transaction	**XXXX MERCHANT** Refund: $80.00 Please select account **BACK CHQ SAV CR**
Ask the customer to press ENTER or key in their PIN and press ENTER	**TRANSACTION ENTRY** Enter PIN and/or ENTER [ ] **BACK**
The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****
The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**PRINTING RECEIPT** Print customer receipt? **YES NO**
If the transaction was processed using a chip card, the chip card can now be removed	**PLEASE REMOVE CARD**

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
DEBIT	
……..4221(s)	10/12
REFUND	$80.00
TOTAL	AUD $80.00
AUTH ID	123456
APPROVED	**00**

Purchase Transaction

Reprint Receipt

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Press 1 for Reprint Receipt	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press ENTER to reprint the last receipt or press VIEW to view the receipt and to see and print receipts from previous transactions	**REPRINT RECEIPT** Enter invoice number [123456] **BACK VIEW**

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

***** DUPLICATE *****

Customer Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
DEBIT	
……..4221(s)	10/12
CASH-OUT	$80.00
TOTAL	AUD $80.00
AUTH ID	123456
APPROVED	**00**

Retain this copy for statement verification

Cancel Transaction

A transaction may be cancelled at any time **before the customer presses ENTER or OK for the PIN entry.**

Pressing the red CANCEL key will cancel the transaction and return the terminal to the idle state.

Once a customer has entered their PIN and pressed ENTER the transaction has been completed and you will need to perform a refund or void transaction.

Administration Functions

Settlements

The settlement function provides a "Settlement Summary" receipt, which summarises EFTPOS transactions taken as at the current settlement date.

The net total amount on the receipt is the amount which will be credited to the nominated bank account you have provided to BWA Merchant Services.

IMPORTANT: It is recommended that you perform a settlement each day. If you do not, a settlement will automatically be "forced" by BWA Merchant Services between 17.45 and 18.15 local time.

The following steps show how to perform a settlement:

The following steps show how to perform a settlement:

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press 3 for Settlement	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Key in your user ID number and press ENTER	**USER ID** Enter user ID [1] **BACK**
Key in your password and press ENTER	**TRANSACTION ENTRY** PURCHASE: $100.00 Enter TIP amount [$0.00]
Select YES	**SETTLEMENT** Do you want to settle? **YES NO**

Administration Functions

Example Transaction Record

BWA Merchant Services

MERCHANT ID	42298512345678
TERMINAL ID	12345678
SHIFT USER	01
BANK TOTALS	
BANK TOTALS (AUD)	
BATCH: 000002	
SETL: 21/08/07	
SALES 28	$174.57
REFUNDS 1	-$7.14
TOTAL 29	$167.43
CASH OUT 2	8.32
ADJUSTS 12	$15.70

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

BWA Merchant Services SETTLEMENT

01 AUG 2007 06:00:00
TO
01 AUG 2007 17:30:22

MERCHANT	XXXX Merchant
MERCHANT ID	42298512345678
TERMINAL ID	12345678
DEBIT	
PUR 005	$37.25
CSH 002	$8.32
REF 001	($7.14)
TOTAL	AUD $38.43
MASTERCARD	
PUR 007	$47.88
TOTAL	AUD $47.88
VISA	
PUR 008	$32.17
TOTAL	AUD $32.17
TOTAL DEBIT/CREDIT	
PUR 020	$117.30
CSH 002	$8.32
REF 001	($7.14)
TOTAL	AUD $118.48

AMEX

PUR 002	$14.30
TOTAL	AUD $14.30

Tipping

Your BWA Merchant Services terminal allows you to add a TIP amount to a transaction via the 'TIP' function. A TIP can only be added to a credit card purchase transaction and is limited to 25% of the transaction amount.

Adding TIP to a credit card transaction

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press F4 to view the second function menu	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Key in your user ID number and press ENTER	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

Administration Functions

Key in your password and press ENTER	**USER ID** Enter user ID [$0.00] **BACK**
Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Press NEXT to view next transaction or SELECT to add TIP to current transaction	**SELECT TRANSACTION** 1 Auth ID 413415 2 INV 159357 3 Card# ……..4221(s) 4 Amt $36.00 5 Date 28/08/07 **BACK NEXT SELECT**
Confirm purchase amount and press ENTER	**TIP ENTRY** Please verify Purchase amount [$136.00] **BACK**
Key in TIP amount and press ENTER	**TIP ENTRY** Purchase: $36.00 Enter TIP amount [$0.00] **BACK**

Press YES to continue, NO to cancel, NO to cancel or YES to edit TIP amount	**XXXX MERCHANT** Purchase: $136.00 Cash: $10.00 Total: $146.00 Is this correct? **BACK YES NO**
The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****
The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**RECEIPT PRINTING** Print customer receipt? **YES NO**

Administration Functions

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
ACCOUNT TYPE	SAVINGS
VISA	
……..4221(s)	10/12
PURCHASE	$136.00
TIP	$10.00
TOTAL	AUD $146.00
AUTH ID	159876
APPROVED	**00**

Pre-Authorisation

The pre-authorisation function allows you to authorise and hold funds on a customer's credit card for a period of up to 30 days. A pre-authorisation will not debit a customer's account until a completion transaction is processed at a later date.

This facility is only available for use by certain Industry types e.g. Hotels/Lodgings. Each 'transaction' consists of two parts, the pre-auth and the completion.

Part One: Pre-Authorisation

A pre-auth transaction requests verification from a customer's card issuing bank for the full value of the purchase. A successful pre-auth request will issue a 6-digit authorisation number.

IMPORTANT: It is at the discretion of the card issuer how long the pre-auth value is 'held' against the cardholders account for typically 3-5 days. After this, the authorisation request will expire from the system and a new pre-auth request is required.

Part Two: Completion

When the completion request is processed, the following data can be used to retrieve the pre-auth transaction for completion:

- the 6-digit authorisation number,
- the Invoice number, amount,
- card number or date.

The amount of the completion request may not exceed the pre-auth request by more than 15%. If it does the transaction will be declined.

A successful completion transaction will result in value for that transaction being included in the end of day settlement to your merchant account.

Pre-Authorisation

Processing a Pre-Authorisation Transaction

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Select 4 for Pre-Auth	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Insert/Swipe the card	**PRE-AUTHORISATION** Insert/Swipe Card **BACK**
Key in the pre-authorisation amount required and press ENTER	**PRE-AUTH ENTRY** Please enter authorisation amount [$0.00] **BACK**
Select YES if the pre-auth amount is correct or NO if you wish to change the amount	**XXXX MERCHANT** Pre-Auth: $335.00 Is this correct? **BACK YES NO**

Key in your PIN and press ENTER or press ENTER	**TRANSACTION ENTRY** Enter PIN and/or ENTER [ ] **BACK**
The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**RECEIPT PRINTING** Print customer receipt? **YES NO**
If the transaction was processed using a chip card, the chip card can now be removed	**PLEASE REMOVE CARD**

Pre-Authorisation

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	1234 5678
USER	NEIL (02)
INV NO	000055
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12
PRE-AUTH	$355.00
TOTAL	AUD $355.00

x

SIGNATURE

AUTH ID	123655
APPROVED	**00**

Processing a Completion Transaction

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Select 5 for Checkout	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Insert/Swipe the card	**CHECKOUT** Insert/Swipe credit card OR Enter to retrieve Pre-auth transaction **BACK**
Key in the Auth ID from the pre-authorisation amount required and press ENTER	**CHECKOUT ENTRY** Please enter Auth ID [ ] **BACK**
Key in TIP amount if required and press ENTER	**CHECKOUT ENTRY** Purchase: $400.00 Enter TIP amount [$0.00]

Pre-Authorisation

Key in TIP amount if required and press ENTER	**CHECKOUT ENTRY** Purchase: $400.00 Enter TIP amount [$0.00]
Select YES to confirm amount, NO to cancel completion or BACK to edit amount.	**XXXX MERCHANT** Checkout: $400.00 Is this correct? **BACK YES NO**
This transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer and ask the customer to sign the merchant copy of the receipt	**RECEIPT PRINTING** Print customer receipt? **YES NO**

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	1234 5678
USER	NEIL (02)
INV NO	000055
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
.....4221(s)	10/12
PRE-AUTH	$400.00
TOTAL	AUD $400.00

x

SIGNATURE

AUTH ID	123655
APPROVED	**00**

Mail Order/Telephone Order (MOTO)

Mail Order and Telephone Order merchants are authorised to manually key credit card transactions. The terminal will automatically default to "Credit" as the account type whenever manual entry of card number is used. Should you attempt to manually key a Debit card number, the terminal will reject the transaction.

The process is similar to a normal purchase (or refund) with manual entry of card details; however, since the physical card and cardholder are not present at the point of sale you should ensure you gather and record as much information as possible from the cardholder before processing a transaction.

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press 6 for MOTO	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Key in the card number and press ENTER	**TRANSACTION ENTRY** Please enter card number [ ] **BACK**

Key in the expiry date on the card and press ENTER	**TRANSACTION ENTRY** Please enter card expiry date MMYY [ ] **BACK**
Key in the CCV number on the back of the card and/or press ENTER	**TRANSACTION ENTRY** Please enter CCV and/or press OK [ ] **BACK**
Select Purchase	**TRANSACTION ENTRY** Please select operation **BACK PUR REFUND**
Key in purchase amount and press ENTER	**PURCHASE ENTRY** Please enter Purchase amount [$0.00] **BACK PUR REFUND CASH**
Press YES to confirm amount, NO to cancel and BACK to edit amount	**XXXX MERCHANT** Purchase: $80.00 Is this correct **BACK YES NO**
The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****
Press YES to print a copy of the receipt for your customer	**RECEIPT PRINTING** Print customer receipt? **YES NO**

Mail Order/Telephone Order (MOTO)

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12
MOTO	
PURCHASE	$99.00
TOTAL	AUD $99.00

x

SIGNATURE

AUTH ID	159357
APPROVED WITH SIGNATURE	**08**

Electronic Commerce Interface (ECI)

An Electronic Commerce Interface (ECI) transaction occurs when a cardholder orders goods or services from a merchant via a Web based interface or e-commerce method, and a cardholder and their card are not present at the merchant outlet.

The merchant must key the card number into the terminal to process the purchase or refund transaction.

The process is similar to a normal purchase (or refund) with manual entry of card details; however, since the physical card and cardholder are not present at the point of sale you should ensure you gather and record as much information as possible from the cardholder before processing a transaction.

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 1 for ECI	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

Electronic Commerce Interface (ECI)

Key in the card number and press ENTER	**TRANSACTION ENTRY** Please enter card number [ ] **BACK**
Key in the expiry date on the card and press ENTER	**TRANSACTION ENTRY** Please enter card expiry date MMYY [ ] **BACK**
Key in the CCV number on the back of the card and/ or press ENTER	**TRANSACTION ENTRY** Please enter CCV and/or press OK [ ] **BACK**
Select Purchase	**TRANSACTION ENTRY** Please select operation **BACK PUR REFUND**
Key in purchase amount and press ENTER	**PURCHASE ENTRY** Please enter Purchase amount [$0.00] **BACK PUR REFUND CASH**
Press YES to confirm amount, NO to cancel and BACK to edit amount	**XXXX MERCHANT** Purchase: $80.00 Is this correct? **BACK YES NO**

The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****
The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**RECEIPT PRINTING** Print customer receipt? **YES NO**

Electronic Commerce Interface (ECI)

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12
ECI	
PURCHASE	$99.00
TOTAL	AUD $99.00

x

SIGNATURE

AUTH ID	159357
APPROVED	**00**

VOID

There are some cases where either a merchant or the customer make a mistake during the payment process and don't realise until the transaction has completed. At this stage it is too late to cancel or reverse the transaction and the transaction must be voided instead.

Some examples where the void function may need to be used are:

- customer uses an incorrect card,
- merchant enters an incorrect amount
- merchant TIPs an incorrect transaction.

When this occurs, the merchant needs to "VOID" the incorrect transaction and then process a new one where the mistake is rectified.

IMPORTANT: You can only void a transaction prior to performing a settlement on your terminal (this includes forced settlement).

There will be no record of the transaction and its void on your customers bank account. This is because the transaction has been deleted before the Bank can complete the transaction and no funds have been removed from your customer's account.

The transaction and void will also not appear on your terminal settlement summary for the same reason. A record of the voided transaction will only appear on your transaction list report.

If settlement has already been performed on your terminal, the incorrect transaction must be refunded and re-processed, refer to the Refund process in this guide.

VOID

Performing a VOID

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Key in your user ID and press ENTER	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓
Key in your password and press ENTER	**USER ID** Enter user ID [1] **BACK**

Key in TIP amount if required and press ENTER	**CHECKOUT ENTRY** Purchase: $400.00 Enter TIP amount [$0.00]
Press NEXT to view next transaction or SELECT to void current transaction	**SELECT TRANSACTION** 1 Auth ID 413415 2 INV 159357 3 Card# ……..4221(s) 4 Amt $36.00 5 Date 28/08/07 **BACK NEXT SELECT**
Select YES to confirm void, back to select another transaction or NO to cancel	**VOID TRANSACTION** 1 Auth ID 413415 2 INV 159357 3 Card# ……..4221(s) 4 Amt $36.00 5 Date 28/08/07 **BACK YES SELECT**
The terminal is attempting to process the transaction	**EFTPOS REQUEST** In progress please wait ***** PROCESSING *****

VOID

The transaction has been approved	**EFTPOS REQUEST** **APPROVED**
Press YES to print a copy of the receipt for your customer	**RECEIPT PRINTING** Print customer receipt? **YES NO**

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12

VOID

PURCHASE	$55.00
TIP	$10.00
TOTAL	AUD $65.00
AUTH ID	456987
APPROVED	**00**

Reports

The following reports can be generated from the reports menu.

Shift Report

- A shift report is printed showing a number of sections – one per merchant accessible to the user initiating the shift report function.
- The SHIFT USER from the start date to the end date is printed along with its ID or NAME.
- The NEW SHIFT USER from the end date is printed with its ID or NAME.
- The EFTPOS totals are shown first showing a summary of all purchases (including TIPs), cashouts and refunds per user. The summary shows the number of occurrences and the sub-total amounts.
- A Pre-authorisation summary is shown next per user. The summary shows the number of occurrences and the sub-total amount. This includes all pre-auth transactions regardless if checked out or not.
- TIP summary is shown last per user. The summary shows the number of occurrences and the sub-total amount.
- If the user is attached or selects to multiple merchants, the report will include all merchants in the same printout. Only the first merchant will include the report header.

Settlement Report

- The Settlement Report – Subtotal report will show the subtotals for purchases, cash-outs and refunds for each card type (non-charge cards), purchases, TIPs, cash-outs and refunds for charge cards, a summary of Pre-authorisation transactions and a summary of Electronic Fall Back transactions in the current period (ie. since last settlement).
- The Settlement Report – Last Settlement report will show the totals for purchases, cash-outs and refunds for each card type (non-charge cards), purchases, TIPs, cash-outs and refunds for charge cards, a summary of Pre-authorisation transactions during the last settlement period.
- The Settlement Report – Previous Settlement report will show the totals for purchases, cash-outs and refunds for each card type (non-charge cards), purchases, TIPs, cash-outs and refunds for charge cards, a summary of Pre-authorisation transactions and a summary of Electronic Fall Back transactions during the previous settlement period.

- Where the report is printed for all merchants, this report will contain one section for each merchant accessible to the user who initiates the TIP report function.

Daily Report

The Daily Report will show: Debit totals for all card types. Per card type totals (non charge cards) – a summary of all purchases, cash-outs and refunds with the number of occurrences and the sub-total amounts for each transaction type. Charge card type totals- a summary of all purchases, TIPs, cash-outs and refunds with the number of occurrences and the sub-total amounts for each transaction type. Pre-authorisation summary is shown next for all card types.

Transaction Report

The Transaction report prints details for selected approved transactions stored in the terminal. Online transactions are stored until settlement except for pre-auth transactions, which are kept for 7 calendar days.

TIP Report

- **The TIP Report** – Subtotal type report will show the subtotal of TIPs in the current period (ie. since last settlement).
- **The TIP Report** – Last Settlement type report will show the TIP totals during the last settlement period.
- **The TIP Report** – Previous Settlement type report will show the TIP totals during the previous settlement period.

Entering the reports menu

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 5 for Reports	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓
Key in your user ID and press ENTER	**USER ID** Enter user ID [1] **BACK**

Reports

Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Key in your user ID and press ENTER	**REPORTS** 1 Shift Report 2 Settlement Reports 3 Daily Reports 4 Transaction Report 5 TIP Reports 6 Host Message **BACK**

Other Terminal Functionality

Training Mode

The BWA Merchant Services terminal can be placed in Training mode. When in this mode, transactions can be performed using any card and will not be submitted for processing and will not be added to the terminal amount totals.

When the terminal is placed in training mode, a time will immediately start counting down from 5 minutes. Every time a card is swiped to initiate a new training transaction the counter will reset to 5 minutes and begin the countdown again.

When the timer has counted down to zero the terminal will exit the Training mode and will automatically return to normal processing mode. This is a security feature to ensure that if the terminal is left idle then it reverts to normal processing mode.

There is a separate reporting option for training mode to allow you to view any training transaction. You will not be able to view actual terminal transaction reports while in training mode.

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓

Other Terminal Functionality

Activating Training Mode

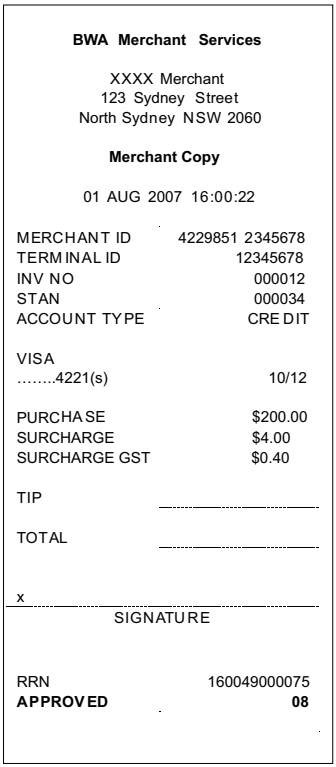
Press 6 for Terminal Settings	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓
Select 2 to turn on training mode	**TERM SETTINGS (1/2)** 1 Timeouts 2 Training Mode OFF 3 Profile Maintenance 4 1st Hot Key AUTH 5 2nd Hot Key C/O 6 3rd Hot Key TIP **BACK** ↓

Surcharging

The Vx-570 terminal has the ability to add a surcharge to every transaction processed. The surcharge can be either a fixed dollar amount e.g. $1.00 per transaction or it can be a percentage of the total transaction e.g. 2%. **To enable your terminal for surcharging, please contact BWA Merchant Services on 1800 243 444.**

If required, the method of calculation and the surcharge amount can be different. For example, you could set all debit cards to be charged a set amount per transaction e.g. $1.00 surcharge and all credit cards could incur a 2% surcharge.

As shown below, the surcharge amount is always shown on the customer and merchant receipt. Your terminal can be configured to automatically calculate the GST on surcharge amount.



BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

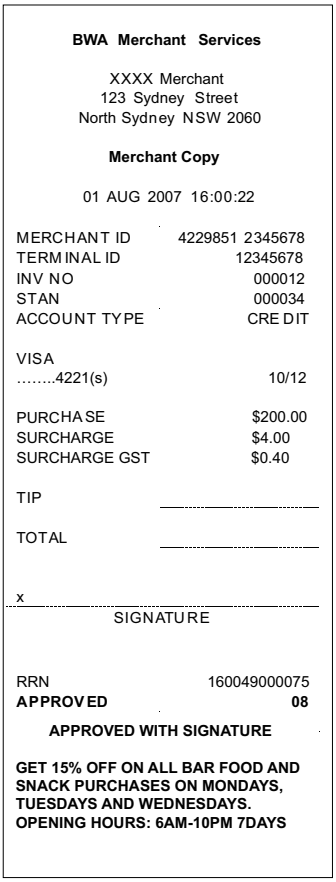
MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12
PURCHASE	$200.00
SURCHARGE	$4.00
SURCHARGE GST	$0.40
TIP	_____
TOTAL	_____

x _____
SIGNATURE

RRN	160049000075
APPROVED	**08**

Customer Receipt Marketing Message

The VX570 has the ability to add a marketing message to the bottom of every customer receipt. Merchants can use this to make their customers aware of any special deals or offer discounts in exchange for the bottom portion of the customer receipt. An example of a marketing message is shown in the receipt below. Marketing messages can be up to 124 characters long. **Please contact BWA Merchant Services on 1800 243 444 to add a marketing message to your customer receipts.**



BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 AUG 2007 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	CREDIT
VISA	
……..4221(s)	10/12
PURCHASE	$200.00
SURCHARGE	$4.00
SURCHARGE GST	$0.40
TIP	_____
TOTAL	_____

x _____
SIGNATURE

RRN	160049000075
APPROVED	**08**

APPROVED WITH SIGNATURE

GET 15% OFF ON ALL BAR FOOD AND SNACK PURCHASES ON MONDAYS, TUESDAYS AND WEDNESDAYS. OPENING HOURS: 6AM-10PM 7DAYS

Offline Transaction Processing

Offline transactions are transactions which are approved by your terminal without contacting the card issuer. The approved transactions are forwarded to the issuer at a later stage. There are a number of reasons why offline transactions are allowed:

Card Rules

Certain transactions are considered low risk and do not need to be authorised online. Transactions in this category are known as off-host transactions.

Please see below for off-host transaction responses:
Y1 = offline approved

Z1 = offline declined

Y3 = Unable to go on-line and approved offline

Z3 = Unable to go on-line and declined offline

Electronic Fallback

If approved by BWA Merchant Services, the V^{X}-570 can be configured for electronic fallback mode.

The V^{X}570 will enter electronic fallback mode if there is a problem with getting the transaction to the card issuer. This could be due to a communications error or due to the issuer being unavailable.

These transactions are known as electronic fallback (EFB) transactions. All EFB transactions require signature confirmation, except for tipping transactions and will be approved with a response code of "08 Approved with signature". Transactions above the floor limit will prompt for an authorisation number to be entered. **Authorisations can be obtained by contacting the BWA Merchant Services helpdesk 1800 243 444.**

When in EFB mode, your terminal will display the words "OFFLINE TRANSACTIONS" and "SWIPE/INSERT CARD on the main screen. Please note that in EFB mode, the terminal may prompt the cardholder to enter their PIN and provide their signature. In all cases, please follow the prompts on your terminal.

Multi Merchant Capability

The BWA Merchant Services terminal has the ability to manage up to 5 merchant accounts on a single terminal. This functionality is particularly useful on premises where there are multiple businesses sharing space and each has their own merchant facility.

Multi merchant capability allows:

- Users to be attached to one or all merchant accounts enabled on the terminal
- Different configuration for each merchant account on the terminal for settings such as security, reporting and screen layout.

Multi merchant capability is not a standard feature enabled on the BWA Merchant Services terminal. **If you would like more information on this functionality please contact BWA Merchant Services on 1800 655 204.**

Hot Keys

There are three programmable hot keys that can be set to execute certain functions from the terminal idle screen.

Hot keys provide faster access to frequently used functionality.

Pressing an enabled hot key invokes the functionality for that key as defined in the application.

Hot Keys

Hot Key assignment options

Label	Action
None	The soft key has no assignment. Terminal emits a single beep, but there is no other action.
AUTH	A Pre-Auth transaction. (Equivalent to selecting Pre-Auth from the Function menu).
C/O	Starts a Checkout transaction. Equivalent to selecting Checkout from the Function menu.
MOTO	Starts a MOTO transaction. Equivalent to selecting MOTO from the Function menu.
ECI	Starts an ECI transaction. Equivalent to selecting ECI from the Function menu.
TIP	Starts a TIP Addition transaction. Equivalent to selecting TIP Addition from the Function menu.
VOID	Starts a Void transaction. Equivalent to selecting Void from the Function menu

Hot Keys

Assigning Hot Keys

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 6 for Terminal Settings	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

Select 4 to assign first hot key	**TERM SETTINGS (1/2)** 1 Timeouts 2 Training Mode OFF 3 Profile Maintenance 4 1st Hot Key AUTH 5 2nd Hot Key C/O 6 3rd Hot Key TIP **BACK** ↓
Select the desired function to be assigned to hot key by pressing the corresponding number, press F4 for more functions or BACK to cancel	**TERM SETTINGS (1/2)** 1 NONE 2 AUTH 3 C/O 4 MOTO 5 ECI 6 TIP **BACK** ↓

User Management

Up to 48 Users can be set up in the terminal and assigned a user privilege level of SUPERVISOR or USER. Transactions and functions are then assigned a user privilege level so that only those users with that privilege level or above can execute the transaction or function.

Add New User

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 4 for function menu 3	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

Select 2 for User Management	**FUNCTION MENU (3/4)** 1 Password Change ↑ 2 User Management 3 Stationery Request 4 Send Message 5 Send Stored Trans 6 Force Logon **BACK** ↓
Key in your user ID and press ENTER	**USER ID** Enter user ID [1] **BACK**
Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Select 2 to add user	**USER ID #1** 1 Name TEST 2 Level Supervisor 3 Reset Password 4 User Refund Limit 5 Merchant List **BACK**

User Management

Select ADD	**USER ID #1** 1 Name TEST 2 Level Supervisor 3 Reset Password 4 User Refund Limit 5 Merchant List **BACK ADD DEL** ↓
New user has been added. Select 1 to 5 to edit corresponding value. eg: select 1 to change the name	**USER ID #2** 1 Name User 02 2 Level Supervisor 3 Reset Password 4 User Refund Limit 5 Merchant List **BACK ADD DEL** ↓

Delete User

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 4 for function menu 3	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

User Management

Select 2 for User Management	**FUNCTION MENU (3/4)** 1 Password Change ↑ 2 User Management 3 Stationery Request 4 Send Message 5 Send Stored Trans 6 Force Logon **BACK** ↓
Key in your user ID and press ENTER	**TRANSACTION ENTRY** Please enter CCV and/or press OK [ ] **BACK**
Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Select 2 to edit users (F4 to scroll down & F1 to scroll up to find user), select delete.	**USER MENU** 1 User Security 2 Edit Users **BACK**
Select DEL	**USER ID #1** 1 Name TEST 2 Level Supervisor 3 Reset Password 4 User Refund Limit 5 Merchant List **BACK** ↓

Select YES to delete user	**DELETE MENU** Are you sure? **YES NO**

Shift Change

Users can manage shifts by the shift change function so that totals can be obtained through the shift reporting for each shift.

The user who changes the shift becomes the default user for transactions or operations which do not require user authentication before proceeding.

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD** BWA MERCHANT SERVICES
Press 2 for Shift Change	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Key in your user ID and press ENTER	**USER ID** Enter user ID [1] **BACK**

User Management

Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Select YES	**SHIFT CHANGE** Do you want to start a new shift? **YES NO**
Select 1 to print shift totals by user Select 2 to print totals by Card type	**SHIFT CHANGE** 1 User 2 Card **BACK**

Example Transaction Record

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

SHIFT SUBTOTAL REPORT
(BY USER)

01 AUG 2007 09:00:00
TO
01 AUG 2007 16:00:22

MERCHANT	XXXX Merchant
MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
SHIFT USER	01
NEW SHIFT USER	03
PUR 01 227	$11,448.48
CSH 01 023	$425.36
REF 01 043	($6,072.13)
TOTAL	AUD $5,801.71
PRE-AUTHORISATION AUD	
01 05 5AUTH ID	$562.36
AUD	
TIP 01 057	$631.71

*** **TOTALS RESET** ***

BWA Merchant Services

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

SHIFT SUBTOTAL REPORT
(BY CARD)

01 AUG 2007 09:00:00
TO
01 AUG 2007 16:00:22

MERCHANT	XXXX Merchant
MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
SHIFT USER	01
DEBIT	
PUR 004	$6.00
CSH 001	$10.00
REF 001	($1.00)
TOTAL	AUD $15.00
MASTERCARD	
PUR 006	$6.00
REF 001	($5.00)
TOTAL	AUD$ 1.00
VISA	
PUR 007	$7.20
REF 001	($2.00)
TOTAL	$5.20
TOTAL DEBIT/CREDIT	
PUR 017	$19.20
CSH 001	$10.00
REF 003	($8.00)
TOTAL	$21.20

User Management

User Security

Your BWA Merchant Services terminal allows you to set user security restrictions for functions such as purchases, TIPs, refunds, voids and pre-authorisations.

The following steps show how to set user security restrictions.

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 4 for function menu 3	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

Select 2 for User Management	**FUNCTION MENU (3/4)** 1 Password Change ↑ 2 User Management 3 Stationery Request 4 Send Message 5 Send Stored Trans 6 Force Logon **BACK** ↓
Key in your user ID and press ENTER	**USER ID** Enter user ID [1] **BACK**
Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Select 1 to edit security restrictions for functions	**USER MENU** 1 User Security 2 Edit Users **BACK**
Press the numeric key for the selected function to toggle available security settings for each function until the required setting is displayed. Options are USER, SUPERVISOR or NONE. Not all options are available for all functions. Press F4 to see more functions. Press BACK to cancel.	**FUNCTION MENU (1/4)** 1 Purchase NONE 2 Refund SUP 3 Void SUP 4 MOTO NONE 5 ECI NONE 6 Pre-Auth NONE ↓ **BACK**

User Management

Password Change

The password change function allows users to change their current password. Follow the steps below to change passwords.

Action	Screen Display
Press F2	**Date/Time 01/08 16:00** **PLEASE INSERT/SWIPE CARD**
Press F4 for function menu 2	**FUNCTION MENU (1/4)** 1 Reprint Receipt 2 Shift Change 3 Settlement 4 Pre-Auth 5 Checkout 6 MOTO **BACK** ↓
Press 4 for function menu 3	**FUNCTION MENU (2/4)** 1 ECI 2 VOID 3 TIP Addition 4 Payment 5 Reports 6 Terminal Settings **BACK** ↓

Select 2 for User Management	**FUNCTION MENU (3/4)** 1 Password Change ↑ 2 User Management 3 Stationery Request 4 Send Message 5 Send Stored Trans 6 Force Logon **BACK** ↓
Key in your user ID and press ENTER	**USER ID** Enter user ID [1] **BACK**
Key in your password and press ENTER	**PASSWORD CHECK** Enter password [1] **BACK**
Key in your new password and press ENTER	**NEW PASSWORD** Please enter new password [ ] **BACK**
Re-enter your new password to confirm	**NEW PASSWORD** Please re-enter new password [ ] **BACK**

Notes

Important Information

Your Merchant Number:	.....
Transaction Queries	**1800 243 444**
Hardware Faults	**1300 364 164**
Stationery Orders	**1300 664 660**

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